

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-12206-VFP
KEVIN P. and MARY C. O'KEEFE, Judge: Papalia
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 07/02/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ANS Initial Debtor: /s/KPO Initial Co-Debtor: /s/MCO

The Debtor has paid \$9,558.00 over forty (40) months, and;

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 170.00 per month to the Chapter 13 Trustee, starting on July 1, 2020 for approximately 44 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|----------------------------------|------------------|--|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$ 1000.00 plus any additional fees awarded by the Court. |
| DOMESTIC SUPPORT OBLIGATION | | |
| Internal Revenue Service | Priority Taxes | \$300.48 (POC #1-3) |
| State of NJ Division of Taxation | Priority Taxes | \$1986.54 (POC #6) |
| Tennessee Department of Revenue | Priority Taxes | \$1927.60 (POC #16) |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
| | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| | | | | | | | |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|--------------------------------------|-----------------------------------|---------------------------------|--|
| Ally Financial | 2011 Ford Focus | - | \$0.00 - Surrendered in full satisfaction of all claims. |
| Capital One Auto Finance (POC #3) | 2015 Nissan Altima | | |
| The Bank of New York Mellon (POC #4) | 107 Woodland Road, New Providence | | |
| Ditech Financial (POC #7) | 107 Woodland Road, New Providence | | |

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|---------------------------------|---|--|
| Wells Fargo Bank, N.A. (POC #9) | Furniture purchased from Raymour & Flanigan | \$1,888.00 (POC #9) |

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Priority Unsecured Claims
- 4) Secured Claims
- 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/3/19 at Docket No. 154.

Explain below **why** the plan is being modified:

The Plan is being modified per COVID 19 Hardship and filed amended Schedules.

Explain below **how** the plan is being modified:

Part 1(a) is modified to decrease monthly payment per filed amended Schedules and extend out Plan due to COVID Hardship.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/2/2020

/s/Kevin P. O'Keefe
Debtor

Date: 7/2/2020

/s/Mary C. O'Keefe
Joint Debtor

Date: 7/2/2020

/s/Angela Nascondiglio Stein
Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Kevin P. O'Keefe
Mary C. O'Keefe
Debtors

Case No. 17-12206-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 08, 2020.

db/jdb
cr +Kevin P. O'Keefe, Mary C. O'Keefe, 107 Woodland Road, New Providence, NJ 07974-2136
+DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
r +Kathleen Jonovich, Weichert Chatham, 64 Main Street, Chatham, NJ 07928-2475
r +Law Offices of Anthony Di Maggio, Law Offices of Anthony Di Maggio, 372 Morris Avenue,
Springfield, NJ 07081-1159
516629002 APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
516628995 +Accounts Receivable Management, Inc., 3400 Lakeside Dr STE 505, Miramar, FL 33027-3288
516628999 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
516629000 +American Express, P.O. Box 650448, Dallas, TX 75265-0448
516867647 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
516629001 +Apex Asset Management, 2501 Oregon Pike, Ste 120, Lancaster, PA 17601-4890
516629003 Atlantic Health System, PO Box 35611, Newark, NJ 07193-5611
516629004 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
516629005 Atlantic Medical Group, Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629009 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629006 Bank of America, N.A., PO Box 15227, Wilmington, DE 19886-5227
516629008 Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
516629011 Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
516629015 +Capital One Bank (USA), NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave.,
Suite 403, Roseland, NJ 07068-1717
516629018 +Capital One, NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave., Suite 403,
Roseland, NJ 07068-1717
516629020 Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594,
Clifton, NJ 07015-2594
516629024 Ditech Financial, PO Box 7169, Pasadena, CA 91109-7169
516653529 +Ditech Financial LLC, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
516758728 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
516629025 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
516629026 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516629028 EKG Associates, 610 Wyoming Avenue, Kingston, PA 18704-3702
516629029 EKG Interpretation Group, PO Box 512619, Philadelphia, PA 19175-2619
516629027 Educational Credit Management Corporation, PO Box 16408, Saint Paul, MN 55116-0408
516629031 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
516629032 +GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing, LLC, c/o Ditech Financial LLC,
P.O. Box 6154, Rapid City, So. Dakota 57709-6154)
516629033 +High Focus Centers, c/o Glazer & Kamel, 1207 East Grand Street, Elizabeth, NJ 07201-2319
516629034 IC System, PO Box 64437, Saint Paul, MN 55164-0437
516629035 +IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
516629036 Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
516629038 +James M. Rubino, DMD, 598 Central Avenue, New Providence, NJ 07974-1500
516629040 Linebarger Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128
516629041 +Livingston Pathology Associates LLC, 94 Old Short Hills Rd., Livingston, NJ 07039-5672
516629042 +Mark Durante, DDS, PA, 261 Springfield Avenue, Suite 203, Berkeley Heights, NJ 07922-1264
516680115 Navient Solutions, Inc. on behalf of, Educational Credit Management Corporation,
PO BOX 16408, St. Paul, MN 55116-0408
516629045 New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037
516881368 +New Jersey Anesthesia Associates, c/o Pressler And Pressler, LLP., 7 Entin Road,
Parsippany NJ 07054-5020
516629046 New Providence Internal Med Assoc, 571 Central Ave, Suite 112,
New Providence, NJ 07974-1547
518654207 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654208 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
516629047 +Norley Collection Agency, LLC, PO Box 2173, Westfield, NJ 07091-2173
516629049 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629051 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
516629052 Pennsylvania Physician Services, Mailstop: 49111298, PO Box 660827, Dallas, TX 75266-0827
516629053 Physician Billing - PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
516629054 +Practices Associates Medical Group, PO Box 416457, Boston, MA 02241-6457
516629055 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516629056 Princeton Healthcare System, Lock Box 9226, PO Box 8500, Philadelphia, PA 19178-9226
516629057 +Princeton Hlthcr Behavioral Hlth, 4 Princess Road, Suite 207,
Lawrence Township, NJ 08648-2322
516629058 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
516629059 QAR, PO Box 239, Gibbsboro, NJ 08026-0239
516629060 +RAS Cintron Law Offices, 130 Clifton Road, Suite 202, Fairfield, NJ 07004-2927
516629061 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
516629064 +Robert C. Thelander, Esq., 139 South Street, Suite 203, New Providence, NJ 07974-1999
516629071 SBMC Multi Specialty-OBS, PO Box 8000, Dept 624, Buffalo, NY 14267-0002

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jul 06, 2020

516742885 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
516629066 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629069 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629072 Sirius XM Satellite Radio, c/o EOS CCA, PO Box 981025, Boston, MA 02298-1025
516629074 +St. Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954
516629073 St. Clare's dba Revenue Guard, PO Box 28315, New York, NY 10087-8315
516629076 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
516629078 +State of Tennessee, Department of Revenue, Andrew Jackson State Office Building,
Nashville, TN 37242-0001
516629079 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
516629080 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue,
New Providence, NJ 07974-1557
516629081 Summit Medical Group, PA, Attn #8549X, PO Box 14000, Belfast, ME 04915-4033
516629082 +Summit Oral & Maxillofacial Surgery, P.A., 155 Summit Avenue, Summit, NJ 07901-2856
516629083 +Summit Oral Surgery, c/o Robert C. Thelander, 139 South Street, Suite 203,
New Providence, NJ 07974-1999
516629084 +TD Bank USA, N.A., c/o Weinsten, Pinson, and Riley, PS, 2001 Wester Avenue, Suite 400,
Seattle, WA 98121-3132
516629085 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516921418 +Tennessee Dept. of Revenue, c/o Attorney General, Nashville, TN 37202-4015
516715521 The Bank of New York Mellon FKA..., c/o Bank of America, P.O. Box 31785,
Tampa, FL 33631-3785
516629086 +The CBE Group, Inc., Payment Processing Center, PO Box 126, Waterloo, IA 50704-0126
516629087 +Torin Rutner, D.M.D., M.D., 590 Westfield Avenue, Westfield, NJ 07090-3312
516629088 +Transworld Systems, PO Box 17221, Wilmington, DE 19850-7221
516629090 Verizon, PO Box 1548, Lynnwood, WA 98046-1548
516629091 #+Viking Pest Control, 711 E. Main Street, Bridgewater, NJ 08807-3340
516629092 +Wells Fargo Bank, PO Box 63491, San Francisco, CA 94163-0001
516629093 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516840903 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
516629095 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
516629094 +Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
516629096 Wilkes-Barre General Hospital WGQ, PO Box 630958, Cincinnati, OH 45263-0958

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:48 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Jul 07 2020 00:37:06
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

516628996 +E-mail/Text: mreed@affcollections.com Jul 07 2020 00:32:50 Accurate Collection Services,
17 Prospect Street, Morristown, NJ 07960-6862

516628997 E-mail/Text: ally@ebn.phinsolutions.com Jul 07 2020 00:31:37 Ally, PO Box 38092,
Bloomington, MN 55438-0902

516628998 +E-mail/Text: ally@ebn.phinsolutions.com Jul 07 2020 00:31:37 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300

516760164 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 07 2020 00:50:42
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838

516629007 +E-mail/Text: ebn@rwjbh.org Jul 07 2020 00:33:15 Barnabas Health, PO Box 903,
Oceanport, NJ 07757-0903

516629012 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:38:36 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285

516629013 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 07 2020 00:38:57
Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511

516637472 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 07 2020 00:38:40
Capital One Auto Finance, c/o Ascension Capital Group, 4515 N Sante Fe Ave/ Dept. APS,
Oklahoma City, OK 73118-7901

516700738 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 07 2020 00:37:55
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

516629014 E-mail/Text: bankruptcynotices@cbecompanies.com Jul 07 2020 00:33:08 Capital One Bank,
c/o Nelson, Watson & Associates, LLC, PO Box 1299, Haverhill, MA 01831-1799

516864112 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:16
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516629016 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:52
Capital One Bank, USA, N.A., c/o American InforSource, LP, PO Box 71083,
Charlotte, NC 28272-1083

516629017 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:16 Capital One, N.A.,
c/o American InforSource, PO Box 71083, Charlotte, NC 28272-1083

516723161 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:15 Capital One, N.A.,
PO Box 71083, Charlotte, NC 28272-1083

516629019 +E-mail/Text: bankruptcy@caavps.com Jul 07 2020 00:33:06 Cavalry SPV I, LLC,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jul 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516629021 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 07 2020 00:32:32
Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
516629023 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 07 2020 00:33:29
Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246
516629030 +E-mail/Text: bknotice@ercbpo.com Jul 07 2020 00:32:52 Enhanced Recovery Company, LLC,
PO Box 57610, Jacksonville, FL 32241-7610
516629037 E-mail/Text: sbse.cio.bnc@mail.irs.gov Jul 07 2020 00:32:06 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516629022 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 07 2020 00:37:13 Chase,
National Payment Services, PO Box 182223, Dept. OHI-1272, Columbus, OH 43218
516629039 +E-mail/Text: bncnotices@becket-lee.com Jul 07 2020 00:31:54 Kohls/capone, PO Box 3115,
Milwaukee, WI 53201-3115
516629044 +E-mail/PDF: pa_dc_claims@navient.com Jul 07 2020 00:37:23 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
516629050 E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:06 PayPal Credit, PO Box 105658,
Atlanta, GA 30348-5658
516629062 E-mail/Text: Supportservices@receivablesperformance.com Jul 07 2020 00:33:27
Receivables Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
516629063 +E-mail/Text: Supportservices@receivablesperformance.com Jul 07 2020 00:33:27
Receivables Performance Management, LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
516629065 E-mail/Text: ebn@rwjbh.org Jul 07 2020 00:33:15 Saint Barnabas Medical Center,
PO Box 29960, New York, NY 10087-9960
516629068 E-mail/Text: ebn@rwjbh.org Jul 07 2020 00:33:15 Saint Barnabus Medical Center,
PO Box 29960, New York, NY 10087-9960
516629067 E-mail/Text: ebn@rwjbh.org Jul 07 2020 00:33:15 Saint Barnabus Medical Center,
PO Box 29960, Lockbox #29960, New York, NY 10087-9960
516629070 +E-mail/Text: bankruptcy@savit.com Jul 07 2020 00:33:33 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
516629075 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jul 07 2020 00:32:58 State Farm,
Insurance Support Center, PO Box 588002, North Metro, GA 30029-8002
516653565 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:06 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516629089 E-mail/Text: bnc@alltran.com Jul 07 2020 00:31:50 United Recovery Systems,
P.O. Box 722929, Houston, TX 77272-2929

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516629010* BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629077* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08695-0283)
516629043 ##Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
516629048 ##Nudelman, Klemm & Golus, 425 Eagle Rock Ave., Suite 403, Roseland, NJ 07068-1717

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 122

Date Rcvd: Jul 06, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Jessica M. Minneci on behalf of Joint Debtor Mary C. O'Keefe jminneci@middlebrooksshapiro.com
Jessica M. Minneci on behalf of Debtor Kevin P. O'Keefe jminneci@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Debtor Kevin P. O'Keefe jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Joint Debtor Mary C. O'Keefe jshapiro@middlebrooksshapiro.com
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Joint Debtor Mary C. O'Keefe
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Debtor Kevin P. O'Keefe
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank
One, N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank One,
N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank One,
N.A., as Indenture Trustee for CWABS Master Trust, Revol ecf@powerskirn.com
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One, N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank
One, N.A., as Indenture Trustee for CWABS Master Trust, Revol ecf@powerskirn.com

TOTAL: 19